

| UNITED STATES BANKRUPTCY COURT<br>NORTHERN DISTRICT OF ILLINOIS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                | Page 1 of 42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------|------------------------------------------------|
| VOLUNTARY PETITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Barron, Armando</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                | Name of Joint Debtor (Spouse) (Last, First, Middle):                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):<br><b>Armando Barron Cortes</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):                                                                                                                                                                                                                                                                                                                                                                                            |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>4184, 0563</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):                                                                                                                                                                                                                                                                                                                                                                                        |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| Street Address of Debtor (No. and Street, City, and State):<br><b>318 Locust #2</b><br><b>Elgin, Illinois</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                | Street Address of Joint Debtor (No. and Street, City, and State):                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| ZIP CODE <b>60123</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                | ZIP CODE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| County of Residence or of the Principal Place of Business:<br><b>KANE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                | County of Residence or of the Principal Place of Business:                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| Mailing Address of Debtor (if different from street address):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                | Mailing Address of Joint Debtor (if different from street address):                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| ZIP CODE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                | ZIP CODE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| Location of Principal Assets of Business Debtor (if different from street address above):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| ZIP CODE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                | <b>Nature of Business</b><br>(Check one box.)                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)                                                                                                                                                                                                                                                                                                                             |                                                | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other                                                                                                                                                         |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding by, regarding, or against debtor is pending:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                | <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).                                                                                                                                                                                                                                                                                                   |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                | <b>Nature of Debts</b><br>(Check one box.)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.                                                                                                                                                                                         |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <b>Filing Fee</b> (Check one box.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                | <b>Chapter 11 Debtors</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <input checked="" type="checkbox"/> Full Filing Fee attached.<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.                                                                                                                                                |                                                | <b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                | <b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).                                                                                                                                                                                                                              |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <b>Statistical/Administrative Information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.                                                                                                                                                                                                                                                                                                                                                           |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |
| <b>Estimated Number of Creditors</b><br><table> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> Over 100,000</td> </tr> </table>                                                                                                                                            |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   | <input checked="" type="checkbox"/> 1-49             | <input type="checkbox"/> 50-99                        | <input type="checkbox"/> 100-199                       | <input type="checkbox"/> 200-999                        | <input type="checkbox"/> 1,000-5,000                  | <input type="checkbox"/> 5,001-10,000                 | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> 25,001-50,000                  | <input type="checkbox"/> 50,001-100,000               | <input type="checkbox"/> Over 100,000          |
| <input checked="" type="checkbox"/> 1-49                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/> 50-99                 | <input type="checkbox"/> 100-199                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <input type="checkbox"/> 200-999                  | <input type="checkbox"/> 1,000-5,000                 | <input type="checkbox"/> 5,001-10,000                 | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> 25,001-50,000                  | <input type="checkbox"/> 50,001-100,000               | <input type="checkbox"/> Over 100,000                 |                                                        |                                                         |                                                       |                                                |
| <b>Estimated Assets</b><br><table> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>      |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   | <input checked="" type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000        | <input type="checkbox"/> \$100,001 to \$500,000        | <input type="checkbox"/> \$500,001 to \$1 million       | <input type="checkbox"/> \$1,000,001 to \$10 million  | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
| <input checked="" type="checkbox"/> \$0 to \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion        |                                                        |                                                         |                                                       |                                                |
| <b>Estimated Liabilities</b><br><table> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   | <input checked="" type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000        | <input type="checkbox"/> \$100,001 to \$500,000        | <input type="checkbox"/> \$500,001 to \$1 million       | <input type="checkbox"/> \$1,000,001 to \$10 million  | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
| <input checked="" type="checkbox"/> \$0 to \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion        |                                                        |                                                         |                                                       |                                                |
| <b>THIS SPACE IS FOR COURT USE ONLY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                   |                                                      |                                                       |                                                        |                                                         |                                                       |                                                       |                                                        |                                                         |                                                       |                                                |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|
| <b>Voluntary Petition</b><br>(This page must be completed and filed in every case.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |               | Document                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Page 2 of 42 | Barron, Armando |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| Location<br>Where Filed: <b>NONE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Case Number:  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Date Filed:  |                 |
| Location<br>Where Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Case Number:  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Date Filed:  |                 |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| Name of Debtor: <b>NONE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Case Number:  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Date Filed:  |                 |
| District:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Relationship: |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Judge:       |                 |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). |              |                 |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               | X <u><b>s/s/Stephanie K. Low</b></u> <u><b>June 15, 2015</b></u><br>Signature of Attorney for Debtor(s) (Date)                                                                                                                                                                                                                                                                                                                                                                                   |              |                 |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| <b>Exhibit D</b><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><br><input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.<br><br>If this is a joint petition:<br><input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box.)<br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)<br><br><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>_____<br>(Name of landlord that obtained judgment)<br><br>_____<br>(Address of landlord)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).                                                                                                                                                                                                                                                                                                                                                    |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                 |

Case 15-20714 Doc 1 Filed 06/15/15 Entered 06/15/15 14:25:18 Desc Main Document Page 3 of 42

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Armando Barron  
Signature of Debtor

Armando Barron

X Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date

## Signature of Attorney\*

Signature of Attorney for Debtor(s)

Stephanie K. Low

Printed Name of Attorney for Debtor(s)

**Serrano, Low & Hanson**

Firm Name

**431 Williamsburg Ave  
Geneva, Illinois 60134**

Address  
**(630) 844-8781**

Telephone Number

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual

• Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| Voluntary Petition<br>(This page must be completed and filed in every case.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | Document                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Page 4 of 42 Barron, Armando |
| Signatures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct.<br/> [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.<br/> [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <b>s/Armando Barron</b><br/> Signature of Debtor <b>Armando Barron</b></p> <p>X _____<br/> Signature of Joint Debtor</p> <p>Telephone Number (if not represented by attorney)<br/> <b>June 15, 2015</b><br/> Date</p> |  | <b>Signature of a Foreign Representative</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____<br/> (Signature of Foreign Representative)<br/> _____<br/> (Printed Name of Foreign Representative)</p> <p>Date</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                              |
| <b>Signature of Attorney*</b><br><p>X <b>s/s/Stephanie K. Low</b><br/> Signature of Attorney for Debtor(s)<br/> <b>Stephanie K. Low</b><br/> Printed Name of Attorney for Debtor(s)<br/> <b>Serrano, Low &amp; Hanson</b><br/> Firm Name<br/> <b>431 Williamsburg Ave</b><br/> <b>Geneva, Illinois 60134</b><br/> Address<br/> <b>(630) 844-8781</b><br/> Telephone Number<br/> <b>June 15, 2015</b><br/> Date</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | <b>Signature of Non-Attorney Bankruptcy Petition Preparer</b><br><p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____<br/> Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____<br/> Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____<br/> Address</p> <p>X _____<br/> Signature</p> <p>_____<br/> Date</p> <p>_____<br/> Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>_____<br/> Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>_____<br/> If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p> |                              |
| <b>Signature of Debtor (Corporation/Partnership)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____<br/> Signature of Authorized Individual<br/> _____<br/> Printed Name of Authorized Individual<br/> _____<br/> Title of Authorized Individual<br/> _____<br/> Date</p>                                                                                                                                                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |

In re Armando Barron,Debtor

Case No.

(If known)

**SCHEDULE A - REAL PROPERTY**

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | Husband, Wife, Joint, or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|-----------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------|
| NONE                                 |                                         |                                    |                                                                                                  |                         |
| Total ►                              |                                         |                                    |                                                                                                  | \$0.00                  |

(Report also on Summary of Schedules.)

In re Armando Barron,Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

| TYPE OF PROPERTY                                                                                                                                                                                                                                  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY                                         | Husband, Wife,<br>Joint, Or Community | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------|
| 1. Cash on hand.                                                                                                                                                                                                                                  | X                |                                                                              |                                       |                                                                                                  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                       |                  | Elgin State Bank Checking Account ending in 2235                             |                                       | \$600.00                                                                                         |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.                                                                                                                                                           |                  | security deposit paid to his current landlord Eulises Raya                   |                                       | \$750.00                                                                                         |
| 4. Household goods and furnishings, including audio, video, and computer equipment.                                                                                                                                                               |                  | Tvs, Beds, dinner table, computer, Play station , Wii game console and games |                                       | \$1,000.00                                                                                       |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.                                                                                                               |                  | approx 100 music CDs                                                         |                                       | \$100.00                                                                                         |
| 6. Wearing apparel.                                                                                                                                                                                                                               |                  | debtors apparel                                                              |                                       | \$400.00                                                                                         |
| 7. Furs and jewelry.                                                                                                                                                                                                                              | X                |                                                                              |                                       |                                                                                                  |
| 8. Firearms and sports, photographic, and other hobby equipment.                                                                                                                                                                                  | X                |                                                                              |                                       |                                                                                                  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.                                                                                                                          | X                |                                                                              |                                       |                                                                                                  |
| 10. Annuities. Itemize and name each issuer.                                                                                                                                                                                                      | X                |                                                                              |                                       |                                                                                                  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |                                                                              |                                       |                                                                                                  |

In re Armando Barron,

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY                                                                                                                                                             | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | Husband, Wife,<br>Joint, Or Community | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY, WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.                                                                              | X                |                                         |                                       |                                                                                                                 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.                                                                                              | X                |                                         |                                       |                                                                                                                 |
| 14. Interests in partnerships or joint ventures. Itemize.                                                                                                                    | X                |                                         |                                       |                                                                                                                 |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.                                                                                       | X                |                                         |                                       |                                                                                                                 |
| 16. Accounts receivable.                                                                                                                                                     | X                |                                         |                                       |                                                                                                                 |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.                                                     | X                |                                         |                                       |                                                                                                                 |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.                                                                                           | X                |                                         |                                       |                                                                                                                 |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.       | X                |                                         |                                       |                                                                                                                 |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.                                                     | X                |                                         |                                       |                                                                                                                 |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X                |                                         |                                       |                                                                                                                 |
| 22. Patents, copyrights, and other intellectual property. Give particulars.                                                                                                  | X                |                                         |                                       |                                                                                                                 |
| 23. Licenses, franchises, and other general intangibles. Give particulars.                                                                                                   | X                |                                         |                                       |                                                                                                                 |

In re Armando Barron,

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY                                                                                                                                                                                                                                                                            | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                                 | Husband, Wife,<br>Joint, Or Community | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY, WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                                                         |                                       |                                                                                                                 |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.                                                                                                                                                                                                                      |                  | 2004 Chevrolet Cavalier with 128k miles; titled solely in debtor's name |                                       | \$1,756.00                                                                                                      |
|                                                                                                                                                                                                                                                                                             |                  | 2001 Suzuki Motorcycle with approximately 17,000 miles                  |                                       | \$1,800.00                                                                                                      |
| 26. Boats, motors, and accessories.                                                                                                                                                                                                                                                         | X                |                                                                         |                                       |                                                                                                                 |
| 27. Aircraft and accessories.                                                                                                                                                                                                                                                               | X                |                                                                         |                                       |                                                                                                                 |
| 28. Office equipment, furnishings, and supplies.                                                                                                                                                                                                                                            | X                |                                                                         |                                       |                                                                                                                 |
| 29. Machinery, fixtures, equipment, and supplies used in business.                                                                                                                                                                                                                          | X                |                                                                         |                                       |                                                                                                                 |
| 30. Inventory.                                                                                                                                                                                                                                                                              | X                |                                                                         |                                       |                                                                                                                 |
| 31. Animals.                                                                                                                                                                                                                                                                                | X                |                                                                         |                                       |                                                                                                                 |
| 32. Crops - growing or harvested. Give particulars.                                                                                                                                                                                                                                         | X                |                                                                         |                                       |                                                                                                                 |
| 33. Farming equipment and implements.                                                                                                                                                                                                                                                       | X                |                                                                         |                                       |                                                                                                                 |
| 34. Farm supplies, chemicals, and feed.                                                                                                                                                                                                                                                     | X                |                                                                         |                                       |                                                                                                                 |
| 35. Other personal property of any kind not already listed. Itemize.                                                                                                                                                                                                                        | X                |                                                                         |                                       |                                                                                                                 |

2 continuation sheets attached Total ►

\$6,406.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Armando Barron,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

| DESCRIPTION OF PROPERTY                                                 | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------------------------------------------------------|--------------------------------------|----------------------------|-------------------------------------------------------|
| 2004 Chevrolet Cavalier with 128k miles; titled solely in debtor's name | 735 ILCS 5/12-1001(c)                | \$1,756.00                 | \$1,756.00                                            |
| 2001 Suzuki Motorcycle with approximately 17,000 miles                  | 735 ILCS 5/12-1001(b)                | \$1,800.00                 | \$1,800.00                                            |
| Elgin State Bank Checking Account ending in 2235                        | 735 ILCS 5/12-1001(b)                | \$600.00                   | \$600.00                                              |
| security deposit paid to his current landlord Eulises Raya              | 735 ILCS 5/12-1001(b)                | \$750.00                   | \$750.00                                              |

**In re Armando Barron**

Case No. \_\_\_\_\_  
(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

X

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 continuation sheets  
attached

**Subtotal ►**  
**(Total of this page)**

Total ►  
(Use only on last page)

|| \$ |

|    |    |
|----|----|
| \$ | \$ |
|----|----|

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

**In re** Armando Barron  
Debtor

**Case No.** \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**In re Armando Barron,  
Debtor**

Case No. \_\_\_\_\_  
(if known)

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Domestic Support Obligations Type of Priority for Claims Listed on This Sheet**

Sheet no. 1 of 1 continuation sheets attached to Schedule  
of Creditors Holding Priority Claims

Subtotals►  
(Totals of this page)

Total  
(Use only on last page of the completed  
Schedule E. Report also on the Summary  
of Schedules.)

Totals ►

|             |             |         |
|-------------|-------------|---------|
| \$ 4,639.48 | \$ 4,639.48 | \$ 0.00 |
| \$ 4,639.48 |             |         |
|             | \$ 4,639.48 | \$ 0.00 |

## In re Armando Barron

### Debtor

**Case No.**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

In re Armando Barron,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                                                                     | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------|--------------|----------|---------------------|
| <b>ACCOUNT NO. 9085</b><br><br>Lvnv Funding<br>Po Box 10497<br>Greenville, SC 29603                                                                                                               |          |                                          | <b>collections for Capital One<br/>credit card</b>                                                           |            |              |          | <b>\$2,106.00</b>   |
| <b>ACCOUNT NO. 9773</b><br><br>Midland Funding<br>8875 Aero Dr Ste 200<br>San Diego, CA 92123                                                                                                     |          |                                          | <b>2009-06<br/>collections for Washington<br/>Mutual Credit Card</b>                                         |            |              |          | <b>\$10,534.00</b>  |
| <b>ACCOUNT NO. 3776</b><br><br>Prsm/cbna<br>Po Box 6497<br>Sioux Falls, SD 57117                                                                                                                  |          |                                          | <b>2008-09<br/>CreditCard</b>                                                                                |            |              |          | <b>\$2,214.00</b>   |
| <b>ACCOUNT NO. eyna</b><br><br>Pucci Pirtle LLC<br>2205 Point Blvd<br>Suite 130<br>Elgin, IL 60123<br>Full Account No.: 14D155<br>IRMO Reyna                                                      |          |                                          | <b>03/17/15<br/>Legal Services</b>                                                                           |            |              |          | <b>\$2,000.00</b>   |
| Sheet no. <u>1</u> of <u>2</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims                                                                   |          |                                          |                                                                                                              | Subtotal►  |              |          | <b>\$ 16,854.00</b> |
| Total►<br>(Use only on last page of the completed Schedule F.)<br>(Report also on Summary of Schedules and, if applicable on the Statistical<br>Summary of Certain Liabilities and Related Data.) |          |                                          |                                                                                                              |            |              |          | <b>\$</b>           |

In re Armando Barron,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                                                           | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED         | AMOUNT OF<br>CLAIM |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------|--------------|------------------|--------------------|
| <b>ACCOUNT NO. 0210</b>                                                                                                                                                                 |          |                                          | <b>2011-09</b><br><b>Collection Attorney</b>                                                                 |            |              |                  | <b>\$302.00</b>    |
| Stellar Recovery Inc<br>4500 Salisbury Rd Ste 10<br>Jacksonville, FL 32216                                                                                                              |          |                                          |                                                                                                              |            |              |                  |                    |
| <b>ACCOUNT NO. , IL</b>                                                                                                                                                                 |          |                                          | <b>2012</b><br><b>Credit Card Charges</b>                                                                    |            |              |                  | <b>notice only</b> |
| Target National Bank<br>3701 Wayzata Blvd<br>Bankruptcy Dept.<br>Minneapolis, MN 55416<br>Full Account No.: 2012<br>SC3117 Kane, IL                                                     |          |                                          |                                                                                                              |            |              |                  |                    |
| <b>ACCOUNT NO. 5785</b>                                                                                                                                                                 | X        |                                          | <b>1999-08</b><br><b>CreditCard</b>                                                                          |            |              |                  | <b>\$3,859.00</b>  |
| Td Bank Usa/targetcred<br>Po Box 673<br>Minneapolis, MN 55440                                                                                                                           |          |                                          |                                                                                                              |            |              |                  |                    |
| Sheet no. <u>2</u> of <u>2</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims                                                         |          |                                          |                                                                                                              | Subtotal►  | \$           | <b>4,161.00</b>  |                    |
| (Use only on last page of the completed Schedule F.)<br>(Report also on Summary of Schedules and, if applicable on the Statistical<br>Summary of Certain Liabilities and Related Data.) |          |                                          |                                                                                                              | Total►     | \$           | <b>29,302.66</b> |                    |

In re Armando Barron,

Debtor

Case No.

(if known)

**SCHEDEULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS,<br>INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND<br>NATURE OF DEBTOR'S INTEREST. STATE<br>WHETHER LEASE IS FOR NONRESIDENTIAL<br>REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT. |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eulises Raya<br>318 Locust #1<br>Elgin, IL 60123                                           | Description: month to month tenancy at current address<br>Nature of Debtor's Interest: lessee                                                                                            |

In re Armando Barron,DebtorCase No.(if known)**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR                                | NAME AND ADDRESS OF CREDITOR                                                        |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Laura Reyna<br>13427 Mary Lee Court<br>Plainfield, IL 60585 | Td Bank Usa/targetcered<br>Account No.: 5785<br>Po Box 673<br>Minneapolis, MN 55440 |

Fill in this information to identify your case:

|                                                                          |                       |             |           |
|--------------------------------------------------------------------------|-----------------------|-------------|-----------|
| Debtor 1                                                                 | <b>Armando Barron</b> |             |           |
|                                                                          | First Name            | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)                                          | First Name            | Middle Name | Last Name |
| United States Bankruptcy Court for: <b>Northern District of Illinois</b> |                       |             |           |
| Case number<br>(If known) _____                                          |                       |             |           |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:  
 MM / DD / YYYY

## Official Form B 6l

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                    | Debtor 1                                                                              | Debtor 2 or non-filing spouse                                              |
|--------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| Employment status  | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Occupation         | <b>Forklift Operator</b> _____                                                        |                                                                            |
| Employer's name    | <b>ASG Staffing INC</b> _____                                                         |                                                                            |
| Employer's address | <b>231 West Grand Ave</b> _____<br>Number Street<br>_____<br>_____                    |                                                                            |
|                    | City _____                                                                            | City _____                                                                 |
|                    | State _____                                                                           | State _____                                                                |
|                    | ZIP Code _____                                                                        | ZIP Code _____                                                             |

How long employed there? 3 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|                                                                                                                                                      | For Debtor 1          | For Debtor 2 or non-filing spouse |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>1,992.00</u> | \$ <u>0.00</u>                    |
| 3. Estimate and list monthly overtime pay.                                                                                                           | 3. + \$ <u>0.00</u>   | + \$ <u>0.00</u>                  |
| 4. Calculate gross income. Add line 2 + line 3.                                                                                                      | 4. \$ <u>1,992.00</u> | \$ <u>0.00</u>                    |

Debtor 1 **Armando Barron**

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

|                                    | <b>For Debtor 1</b> | <b>For Debtor 2 or non-filing spouse</b> |
|------------------------------------|---------------------|------------------------------------------|
| <b>Copy line 4 here</b> ..... ➔ 4. | <b>\$ 1,992.00</b>  | <b>\$ 0.00</b>                           |

**5. List all payroll deductions:**

|                                                                                        |                       |                 |
|----------------------------------------------------------------------------------------|-----------------------|-----------------|
| 5a. <b>Tax, Medicare, and Social Security deductions</b>                               | 5a. <b>\$ 390.00</b>  | <b>\$ 0.00</b>  |
| 5b. <b>Mandatory contributions for retirement plans</b>                                | 5b. <b>\$ 0.00</b>    | <b>\$ 0.00</b>  |
| 5c. <b>Voluntary contributions for retirement plans</b>                                | 5c. <b>\$ 0.00</b>    | <b>\$ 0.00</b>  |
| 5d. <b>Required repayments of retirement fund loans</b>                                | 5d. <b>\$ 0.00</b>    | <b>\$ 0.00</b>  |
| 5e. <b>Insurance</b>                                                                   | 5e. <b>\$ 0.00</b>    | <b>\$ 0.00</b>  |
| 5f. <b>Domestic support obligations</b>                                                | 5f. <b>\$ 433.33</b>  | <b>\$ 0.00</b>  |
| 5g. <b>Union dues</b>                                                                  | 5g. <b>\$ 0.00</b>    | <b>\$ 0.00</b>  |
| 5h. <b>Other deductions. Specify:</b> _____                                            | 5h. <b>+\$ 0.00</b>   | <b>+\$ 0.00</b> |
| <b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | <b>6. \$ 823.33</b>   | <b>\$ 0.00</b>  |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.          | <b>7. \$ 1,168.67</b> | <b>\$ 0.00</b>  |

**8. List all other income regularly received:**

8a. **Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

|                    |                |
|--------------------|----------------|
| 8a. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8b. **Interest and dividends**

|                    |                |
|--------------------|----------------|
| 8b. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

|                    |                |
|--------------------|----------------|
| 8c. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8d. **Unemployment compensation**

|                    |                |
|--------------------|----------------|
| 8d. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8e. **Social Security**

|                    |                |
|--------------------|----------------|
| 8e. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8f. **Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

|                |                |
|----------------|----------------|
| <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|----------------|----------------|

Specify: \_\_\_\_\_

8f. \_\_\_\_\_

8g. **Pension or retirement income**

|                    |                |
|--------------------|----------------|
| 8g. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|--------------------|----------------|

8h. **Other monthly income. Specify:** \_\_\_\_\_

|                     |                 |
|---------------------|-----------------|
| 8h. <b>+\$ 0.00</b> | <b>+\$ 0.00</b> |
|---------------------|-----------------|

9. **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

|                   |                |
|-------------------|----------------|
| 9. <b>\$ 0.00</b> | <b>\$ 0.00</b> |
|-------------------|----------------|

10. **Calculate monthly income.** Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

|                        |                 |
|------------------------|-----------------|
| 10. <b>\$ 1,168.67</b> | <b>+\$ 0.00</b> |
|------------------------|-----------------|

|                      |
|----------------------|
| <b>= \$ 1,168.67</b> |
|----------------------|

11. **State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. **+\$ 0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \_\_\_\_\_

|                    |
|--------------------|
| <b>\$ 1,168.67</b> |
|--------------------|

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

|                                                                          |                       |             |
|--------------------------------------------------------------------------|-----------------------|-------------|
| Debtor 1                                                                 | <b>Armando Barron</b> |             |
|                                                                          | First Name            | Middle Name |
|                                                                          | Last Name             |             |
| Debtor 2<br>(Spouse, if filing)                                          | First Name            | Middle Name |
|                                                                          | Last Name             |             |
| United States Bankruptcy Court for: <b>Northern District of Illinois</b> |                       |             |
| Case number<br>(If known)                                                |                       |             |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J**

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

No. Go to line 2.  
 Yes. **Does Debtor 2 live in a separate household?**  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

|                                     | <input type="checkbox"/> No                                                                | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you?                                          |
|-------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------|------------------------------------------------------------------------|
| Do not list Debtor 1 and Debtor 2.  | <input checked="" type="checkbox"/> Yes. Fill out this information for each dependent..... |                                                  |                 | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
| Do not state the dependents' names. |                                                                                            | <u>son</u>                                       | <u>9</u>        | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|                                     |                                                                                            | <u>daughter</u>                                  | <u>5</u>        | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|                                     |                                                                                            | <u>daughtr</u>                                   | <u>17</u>       | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes |
|                                     |                                                                                            |                                                  |                 | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
|                                     |                                                                                            |                                                  |                 | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |

**3. Do your expenses include expenses of people other than yourself and your dependents?**  No  Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$750.00

**If not included in line 4:**

|                                                   |               |
|---------------------------------------------------|---------------|
| 4a. Real estate taxes                             | <u>\$0.00</u> |
| 4b. Property, homeowner's, or renter's insurance  | <u>\$0.00</u> |
| 4c. Home maintenance, repair, and upkeep expenses | <u>\$0.00</u> |
| 4d. Homeowner's association or condominium dues   | <u>\$0.00</u> |

Debtor 1

Armando Barron

First Name Middle Name Last Name

Case number (if known)

5. Additional mortgage payments for your residence, such as home equity loans

5. \$0.00

6. Utilities:

6a. Electricity, heat, natural gas  
 6b. Water, sewer, garbage collection  
 6c. Telephone, cell phone, Internet, satellite, and cable services  
 6d. Other. Specify: \_\_\_\_\_

6a. \$180.00  
 6b. \$0.00  
 6c. \$146.00  
 6d. \$0.00

7. Food and housekeeping supplies

7. \$350.00

8. Childcare and children's education costs

8. \$0.00

9. Clothing, laundry, and dry cleaning

9. \$100.00

10. Personal care products and services

10. \$50.00

11. Medical and dental expenses

11. \$0.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$300.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$50.00

14. Charitable contributions and religious donations

14. \$0.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance  
 15b. Health insurance  
 15c. Vehicle insurance  
 15d. Other insurance. Specify: \_\_\_\_\_

15a. \$0.00  
 15b. \$0.00  
 15c. \$45.00  
 15d. \$0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1  
 17b. Car payments for Vehicle 2  
 17c. Other. Specify: \_\_\_\_\_  
 17d. Other. Specify: \_\_\_\_\_

17a. \$0.00  
 17b. \$0.00  
 17c. \$  
 17d. \$

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).

18. \$0.00

19. Other payments you make to support others who do not live with you.

Specify: child support per court order to debtor's ex wife

19. \$0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property  
 20b. Real estate taxes  
 20c. Property, homeowner's, or renter's insurance  
 20d. Maintenance, repair, and upkeep expenses  
 20e. Homeowner's association or condominium dues

20a. \$0.00  
 20b. \$0.00  
 20c. \$0.00  
 20d. \$0.00  
 20e. \$0.00

Debtor 1

Armando Barron

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ 0.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 1,971.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 1,168.67

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 1,971.00

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ -802.33

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

**debtor must start making payments on debt to GAL in divorce case**

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**

In re Armando Barron,  
*Debtor*

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE                                                                      | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS             | LIABILITIES         | OTHER              |
|---------------------------------------------------------------------------------------|----------------------|---------------|--------------------|---------------------|--------------------|
| A - Real Property                                                                     |                      |               | \$ <b>0.00</b>     |                     |                    |
| B - Personal Property                                                                 |                      |               | \$ <b>6,406.00</b> |                     |                    |
| C - Property Claimed<br>as Exempt                                                     |                      |               |                    |                     |                    |
| D - Creditors Holding<br>Secured Claims                                               |                      |               |                    | \$ <b>0.00</b>      |                    |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) |                      |               |                    | \$ <b>4,639.48</b>  |                    |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 |                      |               |                    | \$ <b>29,302.66</b> |                    |
| G - Executory Contracts and<br>Unexpired Leases                                       |                      |               |                    |                     |                    |
| H - Codebtors                                                                         |                      |               |                    |                     |                    |
| I - Current Income of<br>Individual Debtor(s)                                         |                      |               |                    |                     | \$ <b>1,168.67</b> |
| J - Current Expenditures of Individual<br>Debtors(s)                                  |                      |               |                    |                     | \$ <b>1,971.00</b> |
| TOTAL                                                                                 |                      | <b>0</b>      | \$ <b>6,406.00</b> | \$ <b>33,942.14</b> |                    |

# UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS

In re: Armando Barron Case No. \_\_\_\_\_  
Debtor (if known)

### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                         | AMOUNT | SOURCE            |
|-------------------------|--------|-------------------|
| Debtor:                 |        |                   |
| Current Year (2015):    |        |                   |
| \$8,333.88              |        | ASG through 05/08 |
| Previous Year 1 (2014): |        |                   |
| \$21,764.00             |        | ASG Staffing      |
| Previous Year 2 (2013): |        |                   |
| \$21,353.00             |        | ASG staffing      |
| Joint Debtor:           |        |                   |
| N/A                     |        |                   |

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|        |        |

#### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of

goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

Debtor:

None  b. *Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|------------------------------|-----------------------------------|--------------------|
|------------------------------|------------------------------|-----------------------------------|--------------------|

None  c. *All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|---------------------------------------------------------|-----------------|-------------|--------------------|
|---------------------------------------------------------|-----------------|-------------|--------------------|

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---------------------------------|----------------------|------------------------------|-----------------------|
|---------------------------------|----------------------|------------------------------|-----------------------|

Debtor:

|                                                            |         |                                                      |               |
|------------------------------------------------------------|---------|------------------------------------------------------|---------------|
| IRMO Laura Reyna and Armando Barron<br>Case Number: 14D155 | divorce | 16th Judicial Circuit<br>Kane county, St. Charles IL | post-judgment |
|------------------------------------------------------------|---------|------------------------------------------------------|---------------|

|                                                          |                         |                                              |          |
|----------------------------------------------------------|-------------------------|----------------------------------------------|----------|
| Capital one Bank v Armando Baron<br>Case Number: 10SC491 | Small Claims collection | 16th Judicial circuit<br>Geneva, Kane County | judgment |
|----------------------------------------------------------|-------------------------|----------------------------------------------|----------|

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IL

Midland Funding LLC v. Armando Baron  
Case Number: 10 SC3178 small claims collection 16th Judicial Circuit Geneva, Kane County IL judgment

Target National Bank v. Armando Barron  
Case Number: 2012SC3117 small claims 16th Judicial Circuit Geneva, Kane County, IL judgment

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF<br>SEIZURE | DESCRIPTION<br>AND VALUE<br>OF PROPERTY |
|------------------------------------------------------------------------|--------------------|-----------------------------------------|
|------------------------------------------------------------------------|--------------------|-----------------------------------------|

---

#### 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR OR SELLER | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN | DESCRIPTION<br>AND VALUE<br>OF PROPERTY |
|-------------------------------------------|------------------------------------------------------------------|-----------------------------------------|
|-------------------------------------------|------------------------------------------------------------------|-----------------------------------------|

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#### 6. Assignments and receivingships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF ASSIGNEE | DATE OF<br>ASSIGNMENT | TERMS OF<br>ASSIGNMENT<br>OR SETTLEMENT |
|---------------------------------|-----------------------|-----------------------------------------|
|---------------------------------|-----------------------|-----------------------------------------|

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CUSTODIAN | NAME AND LOCATION<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF<br>ORDER | DESCRIPTION<br>AND VALUE<br>OF PROPERTY |
|----------------------------------|------------------------------------------------------|------------------|-----------------------------------------|
|----------------------------------|------------------------------------------------------|------------------|-----------------------------------------|

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#### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF PERSON<br>OR ORGANIZATION | RELATIONSHIP<br>TO DEBTOR,<br>IF ANY | DATE<br>OF GIFT | DESCRIPTION<br>AND VALUE<br>OF GIFT |
|--------------------------------------------------|--------------------------------------|-----------------|-------------------------------------|
|--------------------------------------------------|--------------------------------------|-----------------|-------------------------------------|

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#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION<br>AND VALUE OF<br>PROPERTY                                                                              | DESCRIPTION OF CIRCUMSTANCES AND, IF<br>LOSS WAS COVERED IN WHOLE OR IN PART<br>BY INSURANCE, GIVE PARTICULARS | DATE<br>OF LOSS |
|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-----------------|
| Debtor<br>\$2300.00 from Elgin IL<br>Police department for repairs<br>to debtor's motor vehicle<br>Value: \$2,300.00 | debtor was struck by a police vehicle<br>money was used to repair debtor's vehicle, 2004 Chevy<br>Cavalier     | 07/2014         |

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#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE                                                  | DATE OF PAYMENT,<br>NAME OF PAYER IF<br>OTHER THAN DEBTOR      | AMOUNT OF MONEY OR<br>DESCRIPTION AND<br>VALUE OF PROPERTY                            |
|-------------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Debtor:<br>Serrano , Low & Hanson<br>431 Williamsburg AVE<br>Geneva, IL 60134 | 09/2014<br>11/2014<br>02/2015<br>03/2015<br>05/2015<br>12/2014 | \$500.00<br>\$100.00<br>\$100.00<br>\$100.00<br>\$500.00<br>\$100.00<br>1500 flat fee |

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#### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY<br>TRANSFERRED AND<br>VALUE RECEIVED |
|-----------------------------------------------------------|------|--------------------------------------------------------|
|-----------------------------------------------------------|------|--------------------------------------------------------|

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER<br>DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION<br>AND VALUE OF PROPERTY OR DEBTOR'S<br>INTEREST IN PROPERTY |
|----------------------------------|---------------------------|---------------------------------------------------------------------------------------------|
|----------------------------------|---------------------------|---------------------------------------------------------------------------------------------|

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### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL<br>BALANCE | AMOUNT AND<br>DATE OF SALE<br>OR CLOSING |
|------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------|
|------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------|

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### 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF BANK OR<br>OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF<br>CONTENTS | DATE OF<br>TRANSFER<br>OR SURRENDER,<br>IF ANY |
|----------------------------------------------------|---------------------------------------------------------------------|-------------------------------|------------------------------------------------|
|----------------------------------------------------|---------------------------------------------------------------------|-------------------------------|------------------------------------------------|

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### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding

the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

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**15. Prior address of debtor**

None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS                                             | NAME USED      | DATES OF OCCUPANCY |
|-----------------------------------------------------|----------------|--------------------|
| Debtor:<br>5 Longwood Place # 30<br>Elgin, IL 60123 | Armando Barron | 2014               |
| 13427 Mary lee Court<br>Plainfield, IL 60585        | Armando Barron | 2013               |

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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME<br>AND ADDRESS | NAME AND ADDRESS<br>OF GOVERNMENTAL UNIT | DATE OF<br>NOTICE | ENVIRONMENTAL<br>LAW |
|--------------------------|------------------------------------------|-------------------|----------------------|
|--------------------------|------------------------------------------|-------------------|----------------------|

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME<br>AND ADDRESS | NAME AND ADDRESS<br>OF GOVERNMENTAL UNIT | DATE OF<br>NOTICE | ENVIRONMENTAL<br>LAW |
|--------------------------|------------------------------------------|-------------------|----------------------|
|--------------------------|------------------------------------------|-------------------|----------------------|

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS<br>OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR<br>DISPOSITION |
|------------------------------------------|---------------|--------------------------|
|------------------------------------------|---------------|--------------------------|

#### 18 . Nature, location and name of business

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS<br>OF SOCIAL-SECURITY<br>OR OTHER INDIVIDUAL<br>TAXPAYER-I.D. NO<br>(ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF<br>BUSINESS | BEGINNING<br>AND<br>ENDING<br>DATES |
|------|-----------------------------------------------------------------------------------------------------------|---------|-----------------------|-------------------------------------|
|------|-----------------------------------------------------------------------------------------------------------|---------|-----------------------|-------------------------------------|

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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#### 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None  b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT<br>OF INVENTORY<br>(Specify cost, market or other<br>basis) |
|-------------------|----------------------|---------------------------------------------------------------------------|
|-------------------|----------------------|---------------------------------------------------------------------------|

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

| DATE OF INVENTORY | NAME AND ADDRESSES<br>OF CUSTODIAN<br>OF INVENTORY RECORDS |
|-------------------|------------------------------------------------------------|
|-------------------|------------------------------------------------------------|

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#### 21. Current Partners, Officers, Directors and Shareholders

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---------------------------------------------|
|------------------|-------|---------------------------------------------|

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#### 22. Former partners, officers, directors and shareholders

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

None  b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION<br>AND VALUE OF PROPERTY |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|

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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER-IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PENSION FUND | TAXPAYER-IDENTIFICATION NUMBER (EIN) |
|----------------------|--------------------------------------|
|----------------------|--------------------------------------|

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\* \* \* \* \*

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/15/15

Signature  
of Debtor

Armando Burron

Date \_\_\_\_\_

Signature of  
Joint Debtor  
(if any)

0 continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

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**23 . Withdrawals from a partnership or distributions by a corporation**

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION<br>AND VALUE OF PROPERTY |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|

---

**24. Tax Consolidation Group.**

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

|                            |                                      |
|----------------------------|--------------------------------------|
| NAME OF PARENT CORPORATION | TAXPAYER-IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|

---

**25. Pension Funds.**

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

|                      |                                      |
|----------------------|--------------------------------------|
| NAME OF PENSION FUND | TAXPAYER-IDENTIFICATION NUMBER (EIN) |
|----------------------|--------------------------------------|

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\* \* \* \* \*

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 15, 2015 \_\_\_\_\_ Signature of Debtor s/Armando Barron \_\_\_\_\_

Date \_\_\_\_\_ Signature of Joint Debtor (if any) \_\_\_\_\_

0 continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

Document Page 37 of 42  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOISIn re **Armando Barron**

Debtor

Case No. \_\_\_\_\_

Chapter **7** \_\_\_\_\_**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE****Certification of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer  
Address:

X \_\_\_\_\_ 

Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose Social  
Security number is provided above.

Social Security number (If the bankruptcy petition  
preparer is not an individual, state the Social Security  
number of the officer, principal, responsible person, or  
partner of the bankruptcy petition preparer.) (Required  
by 11 U.S.C. § 110.)

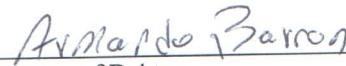
**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy  
Code.

**Armando Barron**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X 

Signature of Debtor

6/15/15

Date

X \_\_\_\_\_

Signature of Joint Debtor (if any)

6/15/15

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has  
NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the  
debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy  
petition preparers on page 3 of Form B1 also include this certification.

**UNITED STATES BANKRUPTCY COURT**  
NORTHERN DISTRICT OF ILLINOIS

In re Armando Barron

Debtor

Case No. \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of:

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: Aidan do Barros

Date: 6-15-15



## Serrano Low & Hanson Attorneys at Law

Lidia E. Serrano  
Stephanie K. Low  
Marissa Hanson

431 Williamsburg Ave  
Geneva, IL 60134  
630-844-8781  
Stephanie@SLHlawfirm.com

### CONTRACT FOR THE DELIVERY OF LEGAL SERVICES BANKRUPTCY FILING

Nature of Service: Chapter 7 Bankruptcy

By this agreement, I, ARMANDO BARRON, authorize Serrano, Low & Hanson, Attorneys at Law, to act as my legal representative in my chapter 7 bankruptcy to be filed in Kane County, Illinois. I hereby further state that:

1. I have furnished all the facts in the matter to the best of my knowledge and further agree to cooperate in providing my attorney with any and all information necessary for her to proceed with this matter. I authorize my attorney to withdraw from representing me should I fail to cooperate with her.
2. I understand that no promises have been made to me regarding the outcome of this matter.
3. I agree to pay to **Serrano Low & Hanson** a **\$1,500.00 flat retainer for attorney fees**. All funds must be paid in full prior to filing of the petition.

I understand that my attorney will perform the following legal work for the flat fee, and will only charge me additional fees under the terms and conditions of paragraph 4 and 5 of this agreement:

- A. Review my records and prepare my bankruptcy petition and schedules for filing; however, if a bankruptcy proceeding is not filed in my case after reviewing my records, my attorney will charge me her normal hourly rate as described in paragraphs 4 and 5 of this agreement for said review and return any remaining funds;
- B. File my bankruptcy petition and schedules;
- C. Represent me at the first meeting of creditors, confirmation hearing on my bankruptcy plan (if required), and at my reaffirmation hearing (if held and if required);
- D. Review all reaffirmation agreements prepared by creditors, and advise me as to such agreements;
- E. Handle inquires by my creditors relative to my case.

|                                                                        |                  |
|------------------------------------------------------------------------|------------------|
| 1. Bankruptcy Court Filing Fee                                         | \$335            |
| 2. Credit Report:                                                      | Individual filer |
|                                                                        | Joint filer      |
|                                                                        | \$ 33.00         |
|                                                                        | \$ 53.00         |
| 3. Pre-filing credit counseling Course<br>if taken through GreenPath   | \$ 25.00         |
| 4. Post filing personal financial course<br>if taken through GreenPath | \$25             |
|                                                                        | Individual filer |

**Anticipated total fees and costs for this matter:** **FLAT FEE \$1500.00**

4. I understand that my attorney will charge me additional fees for the following legal work, at her normal hourly charge of \$200.00 per hour:

A. Corrections and changes made to the bankruptcy petition, schedules and plan after filing caused by inadvertence or error on my part:

**B. Preparation and negotiation of reaffirmation agreements with my creditors (there is no charge to review the agreement if the agreement is prepared by my creditor):**

C. All motions and adversary proceedings filed by any of my creditors, the trustee or any other third party;

D. All motions and adversary proceedings that must be filed by my attorney for the administration of my case, such as motions to avoid certain liens;

E. Any meetings of creditors or meetings with the trustee held after or continued from the first meeting of creditors;

F. All other legal work performed by my attorney in connection with my case and not otherwise described in this agreement.

5. I understand that my attorney's hourly rate, if charged by my attorney as described in paragraph 4 above, will be charged to me as follows:

A. Attorney time includes, but is not limited to telephone calls to and from myself, telephone calls by my attorney to other attorneys or persons necessary to contact regarding my case, as my attorney deems necessary; preparation of letters, legal documents, legal research, review of letters and other documents related to my case, travel time and court time. I further understand that the following minimum standard charges will apply to my case:

(1) Minimum charge for each telephone call: .20 hour:

(2) Minimum charge for court appearance: 1.0 hour:

B. All costs and expenses incurred by my attorneys for this matter. I understand that my attorney will incur no costs in excess of \$25.00 without first consulting with me. I understand that my attorney will not advance any such costs on my

- (1) Filing fees, service of process fees and other court and administrative agency fees;
- (2) Photocopy, postage, delivery service fees and courier fees;
- (3) Court reporter fees, deposition fees and transcript fees;
- (4) Computer-aided legal research fees, computer data base access and connection charges;

7. I understand that my records will be reviewed and my petition and schedules will be prepared for my signature when my attorney is paid 1/2 of the retainer fee set forth above. I also understand that if I do not choose to proceed with my case after the petition and schedules are prepared, my attorney will be entitled to be reimbursed at her normal hourly rate for work performed. I understand that the remaining 1/2 of my retainer fee and filing fee must be paid before the petition and schedules are filed by my attorney with the court.

8. In the case of a chapter 13 filing, I understand and agree that in certain instances, my attorney will be compensated by me with payments from the trustee pursuant to court order under the terms of my reorganization plan.

9. I authorize my attorney to withdraw from representing me if I am more than 60 days delinquent in paying her fees I may owe.

10. I understand that in the event of my non-cooperation or material breach of this agreement (including the non-payment of any fees set forth above), the Attorney may withdraw from representation upon sending a letter via first class mail to the address provided by me, advising me of my attorney's intent to withdraw.

11. In the event that it is ever necessary for Attorney Stephanie K. Low to bring a collection action against me to collect any fees that I may owe to her, I agree that I will also pay to her reasonable attorneys fees for having to bring said collection action in addition to the fees that are the subject of the collection action.

**AGREED:**

Sept

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2014

By Debtor: Armando Barron

By Attorney 

Serrano, Low & Hanson

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.